

# **EXHIBIT B**



PO BOX 26314  
LEHIGH VALLEY PA 18002-6314  
Monday-Friday 8:00 am-9:00 pm ET  
1-800-285-6520

NCI Acct #: [REDACTED] 9950  
Current Creditor Name: BSSLT 2007-SV1 S/S  
Current Creditor Loan #: [REDACTED] 3848  
Borrower Name: ROSENDO TORRES  
Loan Balance due as of 10/30/2014, \$42,197.71

10/30/2014

Property Address:  
2027 S 11th Ave  
Maywood, IL 60153

SETTLEMENT OFFER

Save \$35,868.06!



Dear ROSENDO TORRES:

Are you having trouble paying your mortgage? Nationwide Credit, Inc. now offers a program that allows customers to settle their account for less than the total amount due! In your case, the total balance of \$42,197.71 can be settled for ONLY \$6,329.65! If you participate in this program, you will no longer be obligated to pay the remaining balance on your account. This program and your settlement amount can only be guaranteed for a limited time, so please accept the settlement offer at your earliest convenience.

To accept this offer, simply make your settlement payment by mailing it with the voucher at the bottom of this page. Alternatively, you can participate in the program by making the settlement payment using any of the options listed below.

**Overnight Mail**

Nationwide Credit, Inc.  
1874 Catasauqua Road  
Box 214  
Allentown, PA 18109

**Regular Mail**

Nationwide Credit, Inc.  
PO Box 26314  
Lehigh Valley PA 18002

**Bankwire**

ABA#: 121000248  
Acct #: [REDACTED] 4612  
Wells Fargo  
1000 Louisiana St.  
Houston, TX 77002

**Online**

[PayNow.SolveMyDebt.Com](http://PayNow.SolveMyDebt.Com)  
Acct #: [REDACTED] 29950  
User ID: 547453

**Western Union**

NCI  
Code City: Money  
Code State: GA

If you are unable to take advantage of this settlement opportunity, please contact us by 11/28/2014 to discuss other payment options – we have other attractive programs as well. When you call our toll free number 1-800-285-6520, please let the agent know you received this letter so they can discuss all of your options with you. Also, be sure to reference your NCI account number (14040129950) on any payments or correspondence.

Please note that the IRS may require that a Form 1099-C be filed for any cancelled debt of \$600.00 or more. Please consult your tax advisor for any tax related questions or concerns.

To expedite correspondence that does not include a payment, please send it to: "Attn: Home Mortgage Consultant."

If you have any questions in regards to this settlement, please contact us at 1-800-285-6520.

Sincerely,

Nationwide Credit, Inc.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.

M85

080113/081914

\*\*\* Please See Reverse Side of This Letter for Important Consumer Information \*\*\*

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

**PERSONAL AND CONFIDENTIAL**

PO BOX 26315  
LEHIGH VALLEY PA 18002-6315

01047



024/M85/322/10/30/2014



51851-31A5\*\*AUTO\*\*SCH 3-DIGIT 601  
Rosendo Torres

NCI ACCOUNT NO:	[REDACTED] 9950
BALANCE DUE:	\$42,197.71
AMOUNT ENCLOSED:	\$

o Change of address: Print New Address on Back

REMIT TO:



NATIONWIDE CREDIT, INC.  
PO Box 26314  
Lehigh Valley PA 18002-6314

NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/>
STATE	<input type="text"/>	ZIP	<input type="text"/>
		WORK PHONE	<input type="text"/>